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GROUP 300

**Patent Attorney Docket No. 26796.2**  
**Customer No. 27683**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:  
David P. Cook

**Ser. No.: 09/427,968**

**Filed: October 27, 1999**

For: **CENTRALIZED AUTHORIZATION AND  
FRAUD-PREVENTION SYSTEM FOR  
NETWORK-BASED TRANSACTIONS**

2020

**Group Art Unit: 3621**

Examiner: Worjloh, J.

**AMENDMENT**

**Box AF**  
**Commissioner For Patents**  
**P.O. Box 1450**  
**Alexandria, VA 22313-1450**

**Dear Sir:**

**In response to the Office action mailed May 26, 2004, please amend the above-identified patent application as follows:**

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

**Remarks/Arguments begin on page 5 of this paper.**